

State of Washington  
Office of Insurance Commissioner  
2003 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Group

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written(5)	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,591,241	28.85%	\$1,584,733	\$1,353,401	85.40%	609,317
2	Regence Blue Shield	53902	WA	HCSC	\$1,159,613	21.02%	\$1,184,365	\$969,755	81.88%	448,477
3	Group Hlth Cooperative	95672	WA	HMO	\$748,229	13.56%	\$760,593	\$855,667	112.50%	273,789
4	Group Health Options Inc	47055	WA	HCSC	\$334,502	6.06%	\$332,164	\$293,033	88.22%	110,282
5	Pacificare of WA Inc	48038	WA	HCSC	\$165,845	3.01%	\$165,684	\$149,159	90.03%	60,110
6	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$147,189	2.67%	\$146,617	\$140,558	95.87%	59,294
7	United Healthcare Ins Co	79413	CT	L&D	\$101,095	1.83%	\$100,650	\$84,363	83.82%	
8	Standard Ins Co	69019	OR	L&D	\$86,608	1.57%	\$87,075	\$63,729	73.19%	
9	KPS Health Plans	53872	WA	HCSC	\$81,994	1.49%	\$82,746	\$71,228	86.08%	33,670
10	RegenceCare	95648	WA	HMO	\$79,441	1.44%	\$79,797	\$70,358	88.17%	22,970
11	Asuris Northwest Health	47350	WA	HCSC	\$69,987	1.27%	\$70,342	\$59,535	84.64%	28,928
12	Aetna Life Ins Co	60054	CT	L&D	\$68,302	1.24%	\$69,142	\$45,077	65.19%	
13	Unum Life Ins Co Of Amer	62235	ME	L&D	\$67,874	1.23%	\$68,069	\$36,900	54.21%	
14	Mega Life & Health Ins Co The	97055	OK	L&D	\$65,134	1.18%	\$65,491	\$43,918	67.06%	
15	Metropolitan Life Ins Co	65978	NY	L&D	\$56,159	1.02%	\$47,780	\$44,094	92.29%	
16	Aetna Health Inc	47060	WA	HCSC	\$44,318	0.80%	\$43,515	\$31,509	72.41%	15,493
17	Connecticut General Life Ins Co	62308	CT	L&D	\$37,168	0.67%	\$36,554	\$38,840	106.25%	
18	Safeco Life Ins Co	68608	WA	L&D	\$32,933	0.60%	\$33,721	\$13,103	38.86%	
19	Pacific Life & Annuity Co	97268	AZ	L&D	\$29,687	0.54%	\$29,445	\$24,654	83.73%	
20	United Of Omaha Life Ins Co	69868	NE	L&D	\$29,494	0.53%	\$30,348	\$18,196	59.96%	
21	Regence Health Maintenance OR Inc	96250	OR	HMO	\$26,292	0.48%	\$26,360	\$20,214	76.68%	11,396
22	Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$23,951	0.43%	\$23,507	\$15,623	66.46%	
23	Health Net Life Ins Co	66141	CA	L&D	\$23,618	0.43%	\$23,820	\$18,123	76.08%	
24	Regence BCBS OR	54933	OR	HCSC	\$22,306	0.40%	\$23,728	\$18,657	78.63%	7,975
25	Fortis Benefits Ins Co	70408	MN	L&D	\$21,779	0.39%	\$21,828	\$17,853	81.79%	
26	Continental Cas Co	20443	IL	P&C	\$18,375	0.33%	\$16,692	\$13,211	79.15%	
27	American Home Assur Co	19380	NY	P&C	\$18,132	0.33%	\$484	\$105	21.62%	
28	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$17,152	0.31%	\$17,131	\$13,612	79.46%	
29	First Choice Health Plan Inc	47046	WA	HCSC	\$16,435	0.30%	\$15,421	\$23,302	151.10%	4,156
30	Great West Life & Annuity Ins Co	68322	CO	L&D	\$15,293	0.28%	\$14,930	\$11,024	73.84%	
31	Hartford Life & Accident Ins Co	70815	CT	L&D	\$15,233	0.28%	\$15,578	\$12,559	80.62%	
32	Life Ins Co Of North Amer	65498	PA	L&D	\$14,797	0.27%	\$14,797	\$12,949	87.51%	
33	Molina Healthcare of WA Inc	96270	WA	HMO	\$14,351	0.26%	\$14,309	\$12,756	89.15%	5,575
34	Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$13,969	0.25%	\$14,060	\$9,418	66.98%	
35	Lifewise Assur Co	94188	WA	L&D	\$13,454	0.24%	\$13,136	\$10,852	82.61%	
36	United Concordia Ins Co	85766	AZ	L&D	\$13,079	0.24%	\$12,819	\$9,387	73.23%	
37	Principal Life Ins Co	61271	IA	L&D	\$12,585	0.23%	\$12,601	\$9,357	74.26%	
38	Regence Life & Health Ins Co	97985	OR	L&D	\$8,993	0.16%	\$8,937	\$2,694	30.14%	
39	Ameritas Life Ins Corp	61301	NE	L&D	\$8,932	0.16%	\$8,931	\$8,373	93.76%	
40	Great West Healthcare of WA Inc	47081	WA	HCSC	\$8,808	0.16%	\$8,808	\$7,164	81.34%	2,825
All 228 Other Companies					\$191,802	3.48%	\$193,773	\$129,710	149.39%	5,304
Totals (Loss Ratio is average)(4)					\$5,516,148	100.00%	\$5,520,484	\$4,784,018	86.66%	1,699,561

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC, (2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington (5)Premiums written for HMO, HCSC and LHCSC is Premiums Collected.